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PATENT APPLICATION  
TRANSMITTAL  
(37 CFR §1.53(b))

Atty Docket No.: 4535/23  
Total Pages: 106  
First Inventor or Application Identifier: PM2  
Express Mail Label No. (37 CFR 1.10): EL920635625US

BOX PATENT APPLICATION  
Commissioner for Patents  
Washington, D.C. 20231

Re: Applicant(s) or Identifier: PM2  
Serial No. : To be assigned  
Filed : Herewith  
Title : CREDIT MONITORING AND CREDIT  
ASSURANCE IN A FULL SERVICE TRADE  
SYSTEM

Applicant claims small entity status  
Kindly file the annexed papers indicated below:

- ☒ Original application for Patent including Specification (89 pages) and Drawing(s) (16 sheets, Figs. 1-16)  
☐ Executed Declaration and Power of Attorney  
☒ Return Receipt Postcard

The fee has been calculated as follows:

	Claims	Claims Paid for	Extra	Rate (Sm. Ent.)	Fee	Rate	Fee
BASIC FILING FEE				\$ 370	\$ 370	\$ 740	\$
Total	31	- 20 =	11	x \$9	\$ 99	x \$18	\$
Indep.	5	- 3 =	2	x \$42	\$ 84	x \$84	\$
MULTIPLE DEPENDENT CLAIM PRESENT				+ \$140	\$ 0	+ \$280	\$ 0
TOTAL					\$		\$

- ☐ A check in the amount of \$ .00 is enclosed.  
☐ The Commissioner is hereby authorized to charge the fee of \$ .00 to the undersigned attorney's Deposit Account No. \_\_\_\_\_.

Correspondence address: Use Customer Number 29858.

Respectfully submitted,

Dated: October 16, 2001

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